

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION**

In Re:  
Randy Scott Chitwood  
Constance Efird Chitwood  
SSN# : XXX-XX-8055  
SSN# : XXX-XX-3619

Case No. 12-30287

Chapter 13

**CHAPTER 13 FINAL REPORT AND ACCOUNT  
COMPLETED**

This Case was  
Commenced on 2/6/2012

The Plan was  
Confirmed on 5/30/2012

The Trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt, and of all disbursements, and they are incorporated by reference in this report.

RECEIPTS: Amounts paid to Trustee by or for the Debtors for the benefit of Creditors: \$315,500.00

Composition Plan. Minimum payout to unsecured creditors = 1.00%.

**CLAIMS AND DISTRIBUTIONS TO DATE**

Trustee Claim #	Clerk Claim #	Payee	Class	Claim Amount	Principal Paid	Interest Paid
TTE		TRUSTEE COMPENSATION		11,627.66	11,627.66	
0		Randy Scott Chitwood	DEBTOR REFUND	0.00	0.00	0.00
0		BRIAN T BAIN	PRIOR ATTORNEY	0.00	0.00	0.00
0		ATTY WITHDRAWN	ATTORNEY FEE	0.00	0.00	0.00
0	0	Randy Scott Chitwood	DEBTOR REFUND	765.09	765.09	0.00
1		BRIAN T BAIN	B-Base Attorney Fee(s)	3,250.00	3,250.00	0.00
3	9	ALLEGACY FEDERAL CREDIT UNION	C-Car (910)	12,054.89	12,054.89	1,135.89
11	8	FORD MOTOR CREDIT COMPANY	C-Car (910)	5,538.42	5,538.42	509.27
36		BRIAN T BAIN	L-Legal Fees	450.00	450.00	0.00
37		BRIAN T BAIN	L-Legal Fees	200.00	200.00	0.00
9	24	CITY OF CHARLOTTE	M-Mortgage/Lease	0.00	36,225.00	0.00
5	23	WILMINGTON SAVINGS FUND SOCIETY	M-Mortgage/Lease	0.00	51,200.35	0.00
7	21	BANK OF AMERICA NA	M-Mortgage/Lease	0.00	70,206.57	0.00
8	24	CITY OF CHARLOTTE	N-Mortgage/Lease Arrears	5,150.00	5,150.00	0.00
6	21	BANK OF AMERICA NA	N-Mortgage/Lease Arrears	3,343.17	3,343.17	0.00
4	23	WILMINGTON SAVINGS FUND SOCIETY	N-Mortgage/Lease Arrears	3,269.48	3,269.48	0.00
16	5	INTERNAL REVENUE SERVICE	P-Priority	41,554.89	41,554.89	0.00
38	26	CITY COUNTY TAX COLLECTOR	P-Priority	237.74	237.74	0.00
26	3	CITY COUNTY TAX COLLECTOR	P-Priority	0.00	0.00	0.00
42	28	CITY COUNTY TAX COLLECTOR	S-Secured-Pro-Rata	2,902.78	2,902.78	215.62
39	25	CITY COUNTY TAX COLLECTOR	S-Secured-Pro-Rata	2,988.90	2,988.90	206.08
17	2	CITY COUNTY TAX COLLECTOR	S-Secured-Pro-Rata	3,147.78	3,147.78	322.85
44	30	CITY COUNTY TAX COLLECTOR	S-Secured-Pro-Rata	0.00	0.00	0.00
45	29	CITY COUNTY TAX COLLECTOR	S-Secured-Pro-Rata	0.00	0.00	0.00
46	31	CITY COUNTY TAX COLLECTOR	S-Secured-Pro-Rata	0.00	0.00	0.00
15	5	INTERNAL REVENUE SERVICE	S-Secured-Pro-Rata	51,277.98	51,277.98	4,953.22
10	4	FIRST CITIZENS BANK	U-Unsecured	70,566.33	705.66	0.00
12	10	INSTITUTION FOOD HOUSE INC	U-Unsecured	8,597.73	85.98	0.00
13		NATIONAL COMMERCIAL SERVICES INC	U-Unsecured	0.00	0.00	0.00
14	20	SYSCO FOOD SERV OF CHARLOTTTE	U-Unsecured	0.00	0.00	0.00
40	27	SPRINGS LEASING CORPORATION	U-Unsecured	17,874.27	178.74	0.00
41		SPRINGS LEASING CORPORATION	U-Unsecured	0.00	0.00	0.00
27	7	OAK HARBOR CAPITAL LLC	U-Unsecured	17,721.81	177.22	0.00
19	12	AMERICAN EXPRESS	U-Unsecured	4,481.41	44.81	0.00
20	6	KEYSTONE RECOVERY PARTNERS LLC	U-Unsecured	19,349.72	193.50	0.00
21	19	MAIN STREET ACQUISITIONS CORP	U-Unsecured	19,938.46	199.38	0.00

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Trustee Claim #	Clerk Claim #	Payee	Class	Claim Amount	Principal Paid	Interest Paid
TTE		TRUSTEE COMPENSATION		11,627.66	11,627.66	
22	13	KEYSTONE RECOVERY PARTNERS LLC	U-Unsecured	11,564.44	115.64	0.00
23	1	DISCOVER BANK/DB SERVICING CORP	U-Unsecured	3,627.35	36.27	0.00
24	22	SYSCO FOOD SERV OF CHARLOTTTE	U-Unsecured	0.00	0.00	0.00
29	5	INTERNAL REVENUE SERVICE	U-Unsecured	63,439.46	634.39	0.00
30	11	AMERICAN EXPRESS	U-Unsecured	8,802.97	88.03	0.00
31	14	AMERICAN EXPRESS	U-Unsecured	1,391.25	13.91	0.00
32	15	AMERICAN EXPRESS	U-Unsecured	365.56	3.66	0.00
33	16	ECAST SETTLEMENT CORPORATION	U-Unsecured	11,540.04	115.40	0.00
34	17	REWARDS NETWORK	U-Unsecured	17,002.21	170.02	0.00
35	18	JEFFERSON CAPITAL SYSTEMS LLC	U-Unsecured	376.18	3.76	0.00
25		RHINO RESTAURANTS INC	Z-Notice Only	0.00	0.00	0.00
28		GE CAPITAL RETAIL BANK	Z-Notice Only	0.00	0.00	0.00
43		SHAPIRO & INGLE LLP	Z-Notice Only	0.00	0.00	0.00
18		NC DEPARTMENT OF REVENUE	Z-Notice Only	0.00	0.00	0.00
<b>Totals</b>				<b>\$424,397.97</b>	<b>\$308,157.07</b>	<b>\$7,342.93</b>

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging Warren L. Tadlock as Trustee and releasing Warren L. Tadlock and his surety from any and all liability on account of these proceedings, and for such other and further relief as is just.

Dated: 10/13/2017

Warren L. Tadlock, Standing Chapter 13 Trustee  
5970 Fairview Road, Suite 650  
Charlotte, NC 28210-2100  
(704) 372-9650

#### CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on 10/13/2017.

L. Long  
Office of the Chapter 13 Trustee

Randy Scott Chitwood, Constance Efird Chitwood, 6420 Long Meadow Lane, Charlotte, NC 28210